

In re:  
Mayank Patel  
Dhvani Patel  
Debtors

Case No. 19-14451-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 06, 2024

User: admin  
Form ID: 138OBJ

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Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Mayank Patel, Dhvani Patel, 90 Lilly Drive, Feasterville, PA 19053-6759
14645993	+ Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14390402	#+ CRF Small Business Loan Company, LLC, Anastasi Jellum, Attn: Lindsay W. Cremona, 14985 60th Street North, Stillwater, MN 55082-6326
14378701	+ Capital 94, LLC, Brian P. Hall, 1230 Peachtree Street NE, Suite 3100, Atlanta, GA 30309-3550
14364384	+ Capital 95, 12735 Gran Bay Parkway, Suite 150, Jacksonville, FL 32258-4889
14364385	+ Chaitanya Patel, 2 Daytin Drive, Apt. 5B, Edison, NJ 08820-3409
14364392	+ Community Reinvestment Fund, Inc., PO Box 86, Minneapolis, MN 55486-0086
14381364	+ Discover, c/o Ronald S. Gellert, 1201 N. Orange St., Suite 300, Wilmington, DE 19801-1167
14364396	+ Enough Sub Corp., 3371 US Highway 1, Lawrence Township, NJ 08648-1375
14558485	+ FREEDOM MORTGAGE CORPORATION, c/o Rebecca Solarz, Esq, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14364399	+ Federal Reality Investment Trust, 626 E. Jefferson Street, Rockville, MD 20852-1138
14422459	+ Federal Realty Investment Trust, c/o Stark & Stark, P.C., Attn: Marshall T. Kizner, Esq., P.O. Box 5315, Princeton, NJ 08543-5315
14364400	+ Finest Subs, LLC, 1203 Nixon Drive, Moorestown, NJ 08057-3265
14369747	Freedom Mortgage Corporation, C/o Robert J. Davidow, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14646583	+ Freedom Mortgage Corporation, c/o Andrew Spivack, Esq., 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
14364403	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14364407	+ Richard Rivera, Esq., 50 N. Laura Street, Suite 2600, Jacksonville, FL 32202-3629
14364408	+ SBA, 900 Market Street, 5th Floor, Philadelphia, PA 19107-4214

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 07 2024 02:43:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 07 2024 02:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14381150	Email/PDF: bncnotices@becket-lee.com	Sep 07 2024 03:34:08	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14364382	+ Email/PDF: bncnotices@becket-lee.com	Sep 07 2024 03:11:26	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14364383	+ Email/Text: creditcardbkcorrespondence@bofa.com	Sep 07 2024 02:43:00	Bank Of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
14384169	+ Email/Text: mortgagebkcorrespondence@bofa.com	Sep 07 2024 02:43:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14364389	Email/Text: megan.harper@phila.gov		

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		Sep 07 2024 02:43:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14364390	Email/Text: megan.harper@phila.gov	Sep 07 2024 02:43:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14364386	+ Email/Text: ecf@ccpclaw.com	Sep 07 2024 02:43:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14364388	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 07 2024 03:35:31	Citibank, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
14364391	+ Email/Text: bankruptcy@philapark.org	Sep 07 2024 02:44:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14364393	+ Email/Text: BKPT@cfna.com	Sep 07 2024 02:43:00	Credit First National Association, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14364394	Email/Text: mrdiscen@discover.com	Sep 07 2024 02:43:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
14370623	Email/Text: mrdiscen@discover.com	Sep 07 2024 02:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14364395	+ Email/Text: dplbk@discover.com	Sep 07 2024 02:43:00	Discover Personal Loan, Attn: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130-0954
14366693	+ Email/Text: dplbk@discover.com	Sep 07 2024 02:43:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14364397	Email/Text: bankruptcycourts@equifax.com	Sep 07 2024 02:43:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
14364398	^ MEBN	Sep 07 2024 02:16:45	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14558403	^ MEBN	Sep 07 2024 02:17:01	FREEDOM MORTGAGE CORPORATION, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14645994	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 07 2024 02:43:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14364401	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 07 2024 02:43:00	Freedom Mortgage Corporation, Attn: Bankruptcy, PO Box 50428, Indianapolis, IN 46250-0401
14392956	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 07 2024 02:43:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway Building 4, Fishers, In 46037-7939
14364402	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 07 2024 02:43:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14388061	Email/PDF: resurgentbknofications@resurgent.com	Sep 07 2024 03:11:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14364405	^ MEBN	Sep 07 2024 02:16:56	PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14364404	Email/Text: bankruptcygroup@peco-energy.com	Sep 07 2024 02:43:00	Peco Energy, 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
14364406	+ Email/Text: bankruptcy@philapark.org	Sep 07 2024 02:44:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-1538
14364409	Email/Text: bankruptcy@td.com	Sep 07 2024 02:43:00	TD Bank, N.A., 32 Chestnut Street, PO Box 1377, Lewiston, ME 04243
14364410	Email/Text: DASPUBREC@transunion.com	Sep 07 2024 02:43:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14377117	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Sep 07 2024 02:43:00	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

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14364411 + Email/Text: vci.bkcy@vwcredit.com

Sep 07 2024 02:43:00

Volkswagen Credit, Inc, Attn: Bankruptcy, PO  
Box 3, Hillboro, OR 97123-0003

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14364387	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14369892	*	Freedom Mortgage Corporation, c/o Robert J. Davidow, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
JEROME B. BLANK	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com mmorris@pincuslaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KERI P EBECK	on behalf of Creditor VW Credit Inc. kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
KERI P EBECK	on behalf of Creditor CRF SMALL BUSINESS LOAN COMPANY LLC kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
MARSHALL T KIZNER	on behalf of Creditor Federal Realty Investment Trust mkizner@stark-stark.com
MICHAEL A. CATALDO	on behalf of Defendant Dhvani Patel mcataldo@gsbblaw.com bkdocs@gsbblaw.com;cataldo.michaelr112072@notify.bestcase.com
MICHAEL A. CIBIK	on behalf of Joint Debtor Dhvani Patel help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co

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m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

MICHAEL A. CIBIK

on behalf of Debtor Mayank Patel help@cibiklaw.com  
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co  
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

ROBERT J. DAVIDOW

on behalf of Creditor Freedom Mortgage Corporation robert.davidow@phelanhallinan.com

RONALD S. GELLERT

on behalf of Creditor Discover rgellert@gsbblaw.com abrown@gsbblaw.com

RONALD S. GELLERT

on behalf of Plaintiff DISCOVER BANK rgellert@gsbblaw.com abrown@gsbblaw.com

THOMAS SONG

on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 16

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Mayank Patel	)	Case No. 19-14451-amc
	)	
Dhvani Patel	)	Chapter: 13
	)	
Debtor(s).	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: September 6, 2024

For The Court

Timothy B. McGrath  
Clerk of Court